2023 HealthCare Plans (per pay / 24 pays per year)

MEDICAL ADVANTAGE (COPAY)	COUNTY BENEFIT CREDIT	EMPLOYEE NON-TOB. USER RATES	EMPLOYEE TOB-USER RATES **	ANNUAL PHYSICAL CREDIT
SINGLE	\$311.71	\$44.03	\$69.03	-5.00
EE + SPOUSE *	\$610.98	\$135.60	\$160.60	-10.00
EE + CHILD(REN)	\$509.13	\$109.68	\$134.68	-5.00
FAMILY *	\$970.48	\$196.98	\$221.98	-10.00

MEDICAL HDP / HSA	COUNTY BENEFIT CREDIT	EMPLOYEE NON-TOB. USER RATES	EMPLOYEE TOB-USER RATES **	ANNUAL PHYSICAL CREDIT	COUNTY HSA CONTRIB.
SINGLE	\$252.65	\$30.00	\$55.00	-5.00	\$25.00
EE + SPOUSE *	\$494.12	\$98.96	\$123.96	-10.00	\$50.00
EE + CHILD(REN)	\$411.75	\$79.14	\$104.14	-5.00	\$50.00
FAMILY *	\$784.67	\$141.57	\$166.57	-10.00	\$50.00

DENTAL	Basic Plan	Premium Plan	
SINGLE	\$12.84	\$14.95	
EE + SPOUSE	\$35.23	\$41.01	
EE + CHILD(REN)	\$32.43	\$37.74	
FAMILY	\$39.33	\$45.81	

VISION		
SINGLE	\$2.80	
EE + SPOUSE	\$5.88	
EE + CHILD(REN)	\$6.73	
FAMILY	\$8.07	

*To help the County to control costs, spouses are encouraged to obtain coverage through their own employers as available. Therefore, a Spousal Surcharge of \$50 per pay is applied to those employees electing spousal coverage when a spouse has coverage available through their own employer.

**Tobacco users who completed a "Tobacco Cessation" program during 2022 are eligible for non-tobacco user rates in 2023.

County Paid Life Insurance: \$0.052 per \$1,000 (= \$1.30 per emp.). County Paid LTD Insurance: \$0.137 per \$100 (X annual salary)

Voluntary Life (rates based on age group):

- New Hires up to 3x annual salary/\$250k max; up to \$50k for spouse; up to \$20k for children.
- Open Enrollment: can increase **existing** coverage by up to \$20k without EOI*
- Emp. Coverage Max with an approved EOI*: Up to 5x salary/\$500k max
- Spouse Coverage Max with approved EOI*: Up to \$300k w/approved EOI; Children: 20k

*EOI = evidence of insurability form (medical information). Note: dependents coverage cannot be higher than employee's